

United States Bankruptcy Court
Western District of Washington

In re:
James R Tobin
Laura J Endsley-Tobin
Debtors

Case No. 13-18337-MLB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0981-2

User: admin
Form ID: b18

Page 1 of 2
Total Noticed: 41

Date Rcvd: Dec 18, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2013.

db/jdb
954714722 +James R Tobin, Laura J Endsley-Tobin, 28208 NE 141st Pl, Duvall, WA 98019-8168
954714725 +Associated Credit, 12815 E Sprague Ave - #200, Spokane Valley, WA 99216-0742
954714728 Calvary Portfolio Svcs, c/o Suttell & Hammer, POB C-90006, Bellevue, WA 98009
954714730 +City of Hayden, 8930 N Gout Way, Hayden, ID 83835-9214
954714731 +Creditors Financial Group, POB 440290, Aurora, CO 80044-1500
954714731 +Dynami Strategies, Inc, c/o Brad Williams, P.S., 621 W Mallon Ave - #603,
Spokane, WA 99201-2181
954714735 +How Adjustment, 12816 NE 21st Pl, Bellevue, WA 98005-1910
954714736 +Lovik & Juhl, PLLC, 1707 N 45th St - #100, Seattle, WA 98103-6872
954714737 +Mercantile, POB 9016, Williamsville, NY 14231-9016
954714739 ++NATIONSTAR MORTGAGE, PO BOX 630267, IRVING TEXAS 75063-0116
(address filed with court: Nationstar Mortgage, 350 Highland Dr, Lewisville, TX 75067)
954714741 +Nelson & Kennard, POB 13807, Sacramento, CA 95853-3807
954714742 +Penn Credit Corp, POB 988, Harrisburg, PA 17108-0988
954714746 +Portfolio Recovery Associates, c/o Machol & Johannes, 717 17th St - #2300,
Denver, CO 80202-3317
954714745 +Portfolio Recovery Associates, c/o Machol & Johannes, 150 Nickerson St - #204,
Seattle, WA 98109-1634
954714747 +Quest Diagnostics, POB 7306, Hollister, MO 65673-7306
954714748 +Renton Collections, POB 272, Renton, WA 98057-0272
954714749 +Resurgent Mortgage Servicing, POB 19006, Greenville, SC 29602-9006
954714750 +Salle Mae, POB 9500, Wilkes Barre, PA 18773-9500
954714751 +Spencer Bergstadt, 19401 40th Ave West - #340, Lynnwood, WA 98036-5600
954714753 +US Dept of Education, POB 530229, Atlanta, GA 30353-0229
954714754 +UW Medicine Physicians, POB 50095, Seattle, WA 98145-5095
954714752 +University Physicians, c/o Robert Friedman, POB 3118, Kirkland, WA 98083-3118

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRGBROWN.COM Dec 19 2013 01:03:00 Ronald G Brown, 999 3rd Ave Ste 2525,
Seattle, WA 98104-4032
smg EDI: WADEPREV.COM Dec 19 2013 01:03:00 State of Washington, Department of Revenue,
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
954714718 +EDI: AFNIRECOVERY.COM Dec 19 2013 01:03:00 AFNI, 1310 MLK Dr, Bloomington, IL 61701-1465
954714720 +EDI: ARSN.COM Dec 19 2013 01:03:00 ARS, POB 463023, Escondido, CA 92046-3023
954714721 +EDI: ARSN.COM Dec 19 2013 01:03:00 ARS National Services, 201 W Grand Ave,
Escondido, CA 92025-2603
954714719 +EDI: AMEREXPR.COM Dec 19 2013 01:03:00 American Express, POB 981537,
El Paso, TX 79998-1537
954714723 EDI: BANKAMER.COM Dec 19 2013 01:03:00 Bank of America, POB 982235, El Paso, TX 79998
954714727 +EDI: CBCSI.COM Dec 19 2013 01:03:00 CBCS, POB 69, Columbus, OH 43216-0069
954714724 +E-mail/Text: bankruptcy@cavps.com Dec 19 2013 00:59:23 Calvary Portfolio Svcs, POB 1017,
Hawthorne, NY 10532-7504
954714726 +E-mail/Text: bankruptcy@cavps.com Dec 19 2013 00:59:23 Cavalry Portfolio Svcs,
Customer Care, 500 Summt Lake Dr - #400, Valhalla, NY 10595-1340
954714729 +EDI: CCS.COM Dec 19 2013 01:03:00 Credit Collection Services, Two Wells Ave,
Newton Center, MA 02459-3246
954714733 +E-mail/Text: latrisha@dystategies.com Dec 19 2013 00:58:32 Dynamic Strategies, Inc,
POB 1646, Bothell, WA 98041-1646
954714732 +E-mail/Text: latrisha@dystategies.com Dec 19 2013 00:58:31 Dynamic Strategies, Inc,
Attn: Don Kealy, 18912 North Creek Pkwy - #208, Bothell, WA 98011-8016
954714734 +E-mail/Text: j.klein@everprof.com Dec 19 2013 00:58:56 Evergreen Prof Recoveries,
12100 NE 195th St, Bothell, WA 98011-5761
954714738 +EDI: MID8.COM Dec 19 2013 01:03:00 Midland Funding, 8875 Aero Dr - #200,
San Diego, CA 92123-2255
954714740 +E-mail/Text: bankruptcydepartment@ncogroup.com Dec 19 2013 00:59:16 NCO Financial Systems,
507 Prudential Rd, Horsham, PA 19044-2368
954714744 EDI: PRA.COM Dec 19 2013 01:03:00 Portfolio Recovery Associates, POB 12914,
Norfolk, VA 23541
954714743 +EDI: PHINPLAZA.COM Dec 19 2013 01:03:00 Plaza Associates, 370 Seventh Ave,
New York, NY 10001-3900
954714755 +EDI: WFFC.COM Dec 19 2013 01:03:00 Wells Fargo Card Services, POB 9210,
Des Moines, IA 50306-9210

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2013

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2013 at the address(es) listed below:

Antoinette M. Davis on behalf of Joint Debtor Laura J Endsley-Tobin tonie@toniedavislaw.com,
incoming@toniedavislaw.com;admin@toniedavislaw.com;travis@toniedavislaw.com;rebecca@toniedavislaw.com

Antoinette M. Davis on behalf of Debtor James R Tobin tonie@toniedavislaw.com,
incoming@toniedavislaw.com;admin@toniedavislaw.com;travis@toniedavislaw.com;rebecca@toniedavislaw.com

Ronald G Brown rgblaw@nwlinc.com, rgbrown@ecf.epiqsystems.com
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 4

United States Bankruptcy Court

Western District of Washington
700 Stewart St, Room 6301
Seattle, WA 98101

Case No. 13-18337-MLB

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James R Tobin
aka Jim Tobin
28208 NE 141st Pl
Duvall, WA 98019

Laura J Endsley-Tobin
aka Lori Tobin
28208 NE 141st Pl
Duvall, WA 98019

Social Security/Individual Taxpayer ID No.:

xxx-xx-6452

xxx-xx-7813

Employer Tax ID/Other nos.:

DISCHARGE OF DEBTOR

The Debtor(s) filed a Chapter 7 case on **September 18, 2013**. It appearing that the Debtor is entitled to a discharge,

IT IS ORDERED:

The Debtor is granted a discharge under 11 U.S.C. § 727.

BY THE COURT

Dated: December 18, 2013

Marc Barreca
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.